सद्यः फलदा लक्ष्मिस्तव हृदयम्

श्रीमत्सौभाग्य जननीं स्तौमि लक्ष्मी सनातनीम् ।
सर्वकाम फलावाप्ति साधनैक सुखावहाम् ॥ १ ॥
श्री वैकुण्ठस्थिते लक्ष्मि समागच्छ ममाग्रतः ।
नारायनेण सह मां कृपा दृष्ट्यावलोकय ॥ २ ॥
सत्यलोकस्थिते लक्ष्मि त्वं समागच्छ सन्निधिम् ।
वासुदेवेन सहिता प्रसीद वरदा भव ॥ ३ ॥
श्वेतद्वीप स्थिते लक्ष्मि शीघ्रमागच्च सुव्रते ।
विष्णुना सहिते देवि जगन्मातः प्रसीद मे ॥ ४ ॥
क्षीराब्धि संस्थिते लक्ष्मि समागच्च समाधवे ।
त्वत्कृपादृष्टि सुधया सततं मां विलोकय ॥ ५ ॥
रत्नगर्भस्थिते लक्ष्मि परिपूर्ण हिरण्मयि ।
समागच्छ समागच्छ स्थित्वा सपुरतो मम ॥ ६ ॥
स्थिराभव महालक्ष्मि निश्चलाभव निर्मले ।
प्रसन्नो कमले देवि प्रसन्ना वरदा भव ॥ ७ ॥

श्रीधरे श्रीमहाभूमे त्वदन्तस्थ महानिधिम् ।
शीघ्रमुद्धृत्य पुरतः प्रदर्शय समर्पय ॥ ८ ॥
वसुन्धरे श्रीवसुधे वसुदोग्धे कृपामयि ।
त्वत्कुक्षिगत सर्वस्वं शीघ्रम् मे तु प्रदर्शय ॥ ९ ॥
विष्णु प्रिये रत्नगर्भे समस्त फलदे शिवे ।
त्वद्गर्भगत हेमादीन् सम्प्रदर्शय दर्शय ॥ १० ॥
अत्रोपविश्य लक्ष्मि त्वं स्थिरा भव हिरण्मयि ।
सुस्थिरा भव सप्रीत्या प्रसन्ना वरदा भव ॥ ११ ॥
सादरे मस्तके हस्तं मम तव कृपयार्पय ।
सर्व राजगृहे लक्ष्मि त्वत्कला मयि तिष्ठतु ॥ १२ ॥
यथा वैकुण्ठनगरे यथैव क्षीरसागरे ।
तथा मद्भवने तिष्ठ स्थिरं श्रीविष्णुना सह ॥ १३ ॥
आद्यालक्ष्मि महालक्ष्मि विष्णुवामाङ्ग संस्थिते ।
प्रत्यक्षम् कुरु मे रूपं रक्ष मां शरणागतम् ॥ १४ ॥
समागच्च महालक्ष्मि धनधान्य समन्विते ।
प्रसीद पुरतः स्थित्वा प्रणतं मां विलोकय ॥ १५ ॥
दया सुदृष्टिं कुरुतां मयि श्रीः ।
सुवर्ण वृष्टिं कुरु मे गृहे श्रीः ॥ १६ ॥
महालक्ष्मी समुद्दिश्य निशिभार्गव वासरे ।
इदं श्रीहृदयं जप्त्वा शतवारं धनी भवेत् ॥ १७ ॥
॥ इति श्री सद्यः फलदा लक्ष्मीस्तव हृदयम् समाप्तम् ॥

sadyaḥ phaladā lakṣmistava hṛdayam

śrīmat-saubhāgya jananīṃ staumi lakṣmī sanātanīm ।
sarvakāma phalāvāpti sādhanaika sukhāvahām ॥ 1 ॥

śrī vaikuṇṭha-sthite lakṣmi samāgaccha mamāgrataḥ ।
nārāyaneṇa saha māṃ kṛpā dṛṣṭyāvalokaya ॥ 2 ॥

satyaloka-sthite lakṣmi tvaṃ samāgaccha sannidhim ।
vāsudevena sahitā prasīda varadā bhava ॥ 3 ॥

śvetadvīpa sthite lakṣmi śīghramāgacca suvrate ।
viṣṇunā sahite devi jaganmātaḥ prasīda me ॥ 4 ॥

kṣīrābdhi saṃsthite lakṣmi samāgacca samādhave ।
tvat-kṛpā-dṛṣṭi sudhayā satataṃ māṃ vilokaya ॥ 5 ॥

ratna-garbha-sthite lakṣmi paripūrṇa hiraṇmayi ।
samāgaccha samāgaccha sthitvā sapurato mama ॥ 6 ॥

sthirā-bhava mahālakṣmi niścalā-bhava nirmale ।
prasanno kamale devi prasannā varadā bhava ॥ 7 ॥

śrīdhare śrī-mahā-bhūme tvad-antastha mahā-nidhim ।
śīghram-uddhṛtya purataḥ pradarśaya samarpaya ॥ 8 ॥

vasundhare śrīvasudhe vasudogdhe kṛpāmayi ।
tvat-kukṣigata sarvasvaṃ śīghram me tu pradarśaya ॥ 9 ॥

viṣṇu priye ratnagarbhe samasta phalade śive ।
tvad-garbhagata hemādīn sampradarśaya darśaya ॥ 10 ॥

atropaviśya lakṣmi tvaṃ sthirā bhava hiraṇmayi ।
susthirā bhava saprītyā prasannā varadā bhava ॥ 11 ॥

sādare mastake hastaṃ mama tava kṛpayārpaya ।
sarva rāja-gṛhe lakṣmi tvat-kalā mayi tiṣṭhatu ॥ 12 ॥

yathā vaikuṇṭha-nagare yathaiva kṣīra-sāgare ।
tathā madbhavane tiṣṭha sthiraṃ śrī-viṣṇunā saha ॥ 13 ॥

ādyālakṣmi mahālakṣmi viṣṇu-vāmāṅga saṃsthite ।
pratyakṣam kuru me rūpaṃ rakṣa māṃ śaraṇāgatam ॥ 14 ॥

samāgacca mahālakṣmi dhana-dhānya samanvite ।
prasīda purataḥ sthitvā praṇataṃ māṃ vilokaya ॥ 15 ॥

dayā sudṛṣṭiṃ kurutāṃ mayi śrīḥ ।
suvarṇa vṛṣṭiṃ kuru me gṛhe śrīḥ ॥ 16 ॥

mahālakṣmī samuddhiśya niśibhārgava vāsare ।
idaṃ śrīhṛdayaṃ japtvā śatavāraṃ dhanī bhavet ॥ 17 ॥

॥ iti śrī sadyaḥ phaladā lakṣmīstava hṛdayam samāptam ॥

Sadyaḥ Phaladā Lakṣmistava Hṛdayam

Praise be to the Divine Mother Śrī Mahālakṣmī, the eternal, glorious one, the bringer of auspiciousness and good fortune, Whose worship generates completion of all tasks, fulfillment of all desires and brings immense happiness and prosperity, to the worshipper. ॥1॥

Oh Divine Mother Śrī Mahālakṣmī, residing with your consort Śrī Nārāyaṇa in the fabulous Vaikuṇṭha, Please make haste and together grace us with your presence and bless us.
Vaikuṇṭha is that which is beyond all measures – the infinitum. In this context, Śrī Nārāyaṇa and Śrī Lakṣmī represent the manifested formless Static Superconsciousness - Nirguṇa Brahman and the Dynamic Superconsciousness with attributes - Saguṇa Brahman. ॥2॥

Oh Divine Mother Śrī Mahālakṣmī, residing with your consort Śrī Vāsudeva in the Satyaloka – the realm of the Absolute Truth, Please grace us with your consort and grant us all our wishes.
Śrī Vāsudeva and Śrī Lakṣmī represent the Absolute Truth of the Superconsciousness that manifests Itself into various forms and is responsible for the Creation, Preservation and Destruction of all Existence. This also refers to the turiya state of emptiness and full of bliss. ॥3॥

Oh Divine Mother Śrī Mahālakṣmī, residing with your consort Śrī Viṣṇu in the realm of Śvetadvīpa, an island of white color, please hurry and come with your consort to shower your blessings upon your Creation. Please have mercy upon us and uplift us from all our troubles.
Śvetadvīpa could be equated with the Sahasrāra/Crown cakra, with the Divine Couple (Static and Dynamic Superconsciousness) descending into this cakra and granting us immense happiness, light and clarity. ॥4॥

Oh Divine Mother Śrī Mahālakṣmī, you have emerged from the ocean of nectar called Kṣīrābdha. Please grace us with your presence immediately and shower your mercy with your glance. Your mere glance is capable of bestowing all benefits and changing our fate instantly!
The reference can be made to the ājñā (third-eye) cakra and the nectar/aṃṛta is the cerebral fluid that gets discharged from the pineal gland during higher states of meditation. This is also the activation of this cakra. ॥5॥

Oh Divine Mother Śrī Mahālakṣmī, You are golden hued and are an ocean of knowledge, material and spiritual. You represent all abundance and prosperity. You are complete in every respect. Please do not delay any further and manifest immediately before us and shower your blessings upon us.
An ocean of knowledge sprouts up with the opening of the ājñā cakra. This could help us manifest all our wishes. ॥6॥

Oh Divine Mother Śrī Mahālakṣmī, Please remain with us and stay unmoved. Oh flawless gentle Lotus born Divine Mother, please be pleased with us and bestow your benevolent grace upon us and fulfill all our wishes.
A lotus in full bloom represents the activation of the astral cakras within the human body and the bestowment of all the benefits attributed to the respective cakras. In general, it is a reference to gaining immense knowledge and realizing our true self. ॥7॥

Oh Divine Mother Śrī Mahālakṣmī, You are the bearer and bestower of good fortune. You are an endless repertoire of all types of treasures. Please stir up the unlimited treasure within you and bestow your generosity upon us.
She is an endless repertoire of bliss and abundance. There is no dearth of anything in Her and She can bestow unlimited wealth, material and spiritual, as well as health and knowledge. ॥8॥

Oh Divine Mother Śrī Mahālakṣmī, You are the possessor of all wealth, attractor of all wealth, as well as the bestower of all wealth. Please have mercy on us, please reveal all the treasures that lay hidden in you immediately and bestow your benevolence upon us.
Reference to all the cakras and the hidden powers of the Divine is made in this śloka. ॥9॥

Oh Divine Mother Śrī Mahālakṣmī, You are the dearest of Lord Viṣṇu, born out of pure bliss. You are the bearer of all material and spiritual wealth. You are the bestower of all fruitful outcomes. Oh Divine Mother, You are Śakti, the consort of Lord Śiva. Out of your own womb, the entire Creation has sprung forth. Please reveal all the secrets bestowed in you and enlighten us! ॥10॥

Oh Divine Mother Śrī Mahālakṣmī, The most beautiful golden hued Divine Goddess. Please be firmly seated and relaxed. Please stay delighted and pleased with us and grace us by your auspicious presence and bestow all boons that we seek. ॥11॥

Oh Divine Mother Śrī Mahālakṣmī, Please bless us as we bow our heads before you. Just the way you remain in the dwellings of the rich and the famous, please kindly bestow your grace and extend your presence amongst us as well. ॥12॥

Oh Divine Mother Śrī Mahālakṣmī, Besides your residence in the glorious realm of Vaikuṇṭha and the ocean of bliss Kṣīra sāgara, Please stay put in our dwellings too with your consort Śrī Viṣṇu and bless us with auspiciousness and abundance.
The reference is to fully activate the sahasrāra and ājñā cakras. ॥13॥

Oh Divine Mother Śrī Mahālakṣmī, You are the primordial Śakti, the Dynamic Super consciousness known as Ādyālakṣmi and you are firmly placed to the left of your consort Śrī Viṣṇu. Please reveal your true form and grant us your all encompassing protection. We your devotees, seek your compassion, protection and take refuge in you, at all times. ॥14॥

Oh Divine Mother Śrī Mahālakṣmī, The repertoire of all kinds of wealth and abundance. Please come forth and grant us abundant wealth and food. Please shower your full favor to your humble devotees, who pray to you incessantly at all times. ॥15॥

Oh Divine Mother Śrī Mahālakṣmī, the most merciful One. Please glance at us and shower your benevolence upon us. Please fill our homes with abundance and let there be no dearth of wealth, health and happiness. ॥16॥

Oh Divine Mother Śrī Mahālakṣmī, One who recites this śrī hṛdayaṃ hymn at night and/or day a hundred times, will be extricated from all miseries and will remain wealthy forever. ॥17॥

Thus ends the instant money bestowing hymn
śrī sadyaḥ phaladā lakṣmīstava hṛdayam.

Translated by Krishna Vallapareddy.